As to claim 4, Udelhoven shows that the charged account is associated with the

user profile.

Claim Rejections - 35 USC § 103

The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all

obviousness rejections set forth in this Office action:

> (a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negatived by the manner in which the invention was made.

Claims 1, 2, 5, 6, 8, 10-14, 16, 18-25, 27 and 28 are rejected under 35 U.S.C.

103(a) as being unpatentable over Udelhoven et al (2002/0077871).

Udelhoven shows receiving travel reservations data from a CRS, reservations

data facilitating charging a fee; obtaining a user profile; charging an account for a travel

cost; determining a fee based on travel reservations data (e.g., that only airline

reservations were selected as in Fig. 6V) and the user profile (e.g., credit card number,

name to be charged); charging the fee; and providing a billing statement. Udelhoven

does not explicitly show that the billing statement shows the travel cost, separately

shows the fee, and recites indicia indication that they are related. However, the

examiner takes official notice that it is notoriously old and well known in the art to do so.

For instance Expedia.com bills the travel cost and service fee as two separate charges

and the service fee line item describes that it is the service fee for the reservations. It

would have been obvious to one of ordinary skill in the art to modify the method of

Application/Control Number: 09/904,965   Page 4
Art Unit: 3627

Udelhoven by providing the additional billing statement elements in order to provide

greater clarity to the overall charges.

As to claim 5 and 16, Udelhoven shows providing a portion of the travel

reservation data to a management information system *for* providing periodic enhanced

descriptive billing statements.

As to claim 6, Udelhoven shows formatting travel reservation in a PNR format.

As to claims 8, 18 and 22, as discussed regarding claim 1, the descriptive text

provides reconciling information.

As to claim 11-13, it is noted that Udelhoven in view of the well known prior art

shows means for performing all steps comprising a computer with code causing the

computer to accomplish the steps, since the system performs all steps. (It is noted that

the human clicks on a button in Fig. 6V to denote e.g., that airfare only has been

reserved. However, it is the system that upon receiving the information has coded into

it that a $20 fee should be charged.)

As to claims 14 and 19, it is noted that Udelhoven in view of the well known prior

art assists the credit entity by in reconciliation by providing the charge and fee

separately and providing text relating them.

As to claim 20 Udelhoven shows all elements except charging the fee to a

Application/Control Number: 09/904,965   Page 5
Art Unit: 3627

different account than the account used for the cost of the purchase. However, the examiner takes official notice that it is notoriously old and well known in the art to charge different items to different accounts. It would have been obvious to one of ordinary skill in the art to do so in order to provide the user additional flexibility.

As to claim 21, Udelhoven in view of the well known prior art shows all elements of the claim.

As to claims 23 and 24, Udelhoven shows all steps except receiving a billing statement having the fee and cost charged separately wherein the fee is reconciled with the cost. However, the examiner takes official notice that to do so is notoriously old and well known in the art. It would have been obvious to one of ordinary skill in the art to deal with a billing statement having these features in order to ease accounting for charges.

As to claim 25, Udelhoven shows all elements of the claims except that the transaction is for emergency travel service assistance. However, the examiner takes official notice that it is notoriously old and well known in the art to purchase emergency travel service assistance. It would have been obvious to one of ordinary skill in the art to purchase emergency travel assistance in order to meet unexpected circumstances.

Additionally, the transaction of buying a ticket, as taught by Udelhoven can be in itself emergency travel service assistance, as broadly claimed, for instance if one had to book a flight to visit suddenly and gravely ill loved one.

Application/Control Number: 09/904,965   **Page 6**
Art Unit: 3627

As to claim 27, Udelhoven in view of the well known prior art shows that the descriptive statement includes a transaction instrument billing statement.

Alternatively Udelhoven in view of the well known prior art shows everything except that the descriptive statement includes a transaction instrument billing statement. However, the examiner takes official notice that to have the statement include an instrument billing statement is notoriously old and well known in the art. It would have been obvious to one of ordinary skill in the art to modify the method of Udelhoven in order to provide further utility in the statement.

As to claim 28, Udelhoven shows a PNR with a codes in a comment section.

Claims 17 are rejected under 35 U.S.C. 102(e) as anticipated by or, in the alternative, under 35 U.S.C. 103(a) as obvious over Udelhoven et al.

Udelhoven shows receiving travel reservations, comprising passenger name record data from an accounting system; obtaining a user profile; comparing the PNR data to information in the user profile to determine a fee charged (since the system must compare the PNR data with the profile data in order to determine what card to charge); charging the fee to an account associated with the user profile.

Alternatively, Udelhoven does not excplicitly show comparing the user profile and the PNR data. However, the examiner takes official notice that it is notoriously old and well known in the art to determine fee data in association with the user. It would have